THE CELEBRATION OF VIRGINIA-DAY. papers Rend Refore the Woman's clety, and the A. P. V. E.

an's Club by representatives of Records." In detail, four of

were of blue draperies and Virhields and flags. Mr. William

woman's society," ran the hisas to raise funds for the purchase repose the mortal remains Washington and his To attain this result the people into sympathy with man and his daily life, here in The pledge given was the KEPT IN THE BACKGROUND.

is needless here to recount the disthe prejudice then prevailing against overed that her letters for circulaassociation was christened women to known as ladies, proves it to be in-

"But, inspired by the enthusiasm of Miss Cunningham, and guided by her marvellous ability and executive talent, each State was canvassed and officered, and enthusiastic interest awakened, with the result that the sum required was collected, and that in 185 Mount Vernon hecame the property of the Mount Vernon Association. Once in possession, the association realized that their work had but ociation realized that their work had but | chapter begun, for ruin and decay showed on every side. Nothing daunted, repairs were nstituted, a small steamboat was for the conveyance of visitors to Mount Vernon from Washington, the gate-fee being 26 cents, and there was much to encourage the hope that in a few years Mount Vernon would be restored to order and beauty."

THEIR DREAM REALIZED. Continuing, Mrs. Bruce pictured the effect of the war upon the work at Mount Vernon, told what had been done since to restore the place to what it was in the days of Washington, and, closing her history, said: "The dream of the enthusiastic founder of the Mount Vernon Assets stastic founder of the Mount Vernon As-sociation is realized. The home of Wash-ington is restored, and has become the tagton is restored, and has become the shrine of liberty-loving pilgrims from home and foreign lands. His tomb is religiously cared for by women who love and revere his memory. Washington is remembered, and never can be forgotten while his home and tomb are there to appeal to the heart and soul of all. Follow him through the winding walks, under the trees he planted, and into his library. surrounded by his books, or seated before and by the bed on which he died. At at go over to his tomb, there reverently for you have communed in spirit with George Washington, the great and good, the brave and wise! Has not the Mount Vernon Association redeemed its pledge given to the country?

THE PLEDGE WELL KEPT. Answering this question, Mrs. Bruce

Answering this question, Mrs. Bruce aid:
Truly it has, and nobly, State after the has been canvassed, until hundreds it thousands have been raised, and last tear the visitors to this American Mecca ambered 71,223 souls. Here in Virginia it that the women of our State could to his been done, in the past. In 1854 a shiral committee was appointed here in lichmond, consisting of Mrs. Julia Cabell Cesident), Mrs. Eliza Semmes, Mrs. Lasan L. Pellet, Mrs. J. Dunlop, Mrs. Fit Robinson, Mrs. General Pegram, irs. Joseph R. Anderson, Mrs. Ritchie, and others. Balls, concerts, tableaux, and others. Balls, concerts, tableaux, and other kinds of entertainment were esserted to for raising funds. Our State as thoroughly in touch with the movement—in a measure she still is, but the soleh is highter. Since that time she has sad much to distract her. She has been alwased by invading armies, who have it behind them only graves to be tending the high them on the high them o

Belle Perkins, have materially assumed the cause.

Your regent has in the past year organized an auxiliary Mt. Vernon association in Richmond; its members represent the pioneer workers of 1854. Those united on this account were Mrs. Thomas United on this account were Mrs. Thomas United on this account were Mrs. Thomas United Nrs. Pellet, Mrs. General Anderson, Mrs. Russell Robinson, Mrs. Archer Anderson, Mrs. Preston Cocke, Mrs. John Claiborne, Mrs. Herbert Claiborne, and Mrs. George Mayo.

Your regent has been ever zealous on your regent has been ever zealous on many councils,

prompt at her board meetings, always at her post. She has represented her State in a manner we may well feel proud of. As a gentlewoman of ability, her sorrows are now almost heavier than she can bear, but, even now, her beloved Mt. Vernon is not forgot, and the one ray of light in her sad home to-night is the fact that in your Woman's Club, on this Virginia-Day, the Mt. Vernon Association is allowed, like Alon Ben. Cralem's name, to "lead all the rest."

Numerous other women's patriotic societies have of late tended to crowd out the interest once felt in the Mt. Vernon Association, which is verily the mother of them all, but, surely, if success succeeds, and seniority is accorded its rank, all the women of this broad land will give precedence, as your chairman has so gracefully done to-night, to the Mt. Vernon Ladies' Association of the Union.

Speaks for the Daughters.

Spenks for the Daughters. Mrs. Norman V. Randolph, though the time allowed her had been short, made a very interesting speech on the subject, "The Daughters of the Confederacy." She

said:

It is with the greatest pleasure that I am here to-night, at the request of Miss Daniel, to give, as far as my poor language can express, the work of the Daughters of the Confederacy, the largest organization of women in the South. What are the objects of this society? The objects of this society are benevolent, in caring for all worthy Confederates and their families who are in need; historical, in collecting and preserving papers relating to events of the war, and in making every effort to perpetuate the memory in collecting and preserving papers relating to even sof the war, and in making
every effort to perpetuate the memory
of our Confederate heroes, and the giorious cause for which they fought and
died, and endeavoring to have used in
our schools only such histories as are
just and true. The women entitled to
membership are the widows, wives,
mothers, and sisters and lineal descendants of such men as served honorably in
the Confederate army, navy, or civil service, or those persons who loyally gave
material aid to the cause. Also, women
and their descendants, wherever living,
who can give proof of personal servise
and loyal aid to the southern cause during the war. Each chapter shall judge
of the qualifications of its own members.
Each State has its own division, and the
chapters send delegates to State and
united conventions, both of which meet
once a year to elect officers. Each chapter
has its own dues, and also pays to the
State 5 cents per capita tax, and 9 cents
to the United Daughters of the Confederacy. These funds, after expenses are
paid, go to some Confederate work by
vote of delegates. In May, 1833, the Nashville chapter was formed, claimed to be
the first by the name of Daughters of the well done, is all that will be asked of WORK ALONG DIFFERENT LINES.

The chapters work along different lines, some for the support of the homes of the Confederate soldiers. This work Florida has done. Arkansas has built monuments to her dead. Surely this is memorial and historical, for words hewn in marble are history. Maryland has dispensed charity to necesty Confederates pensed charity to neeedy Confederates and their families, and the Committee on Papers has secured much valuable matter, which the society hopes to have placed in book form; also, has entire charge of Memorial-Day. Tennessee's most important work has been to raise funds as an addition to the \$190,000 Mr. Rouse proposes to give, at some time, for a Rouse memorial or Battle Abbey. a Rouse memorial or Battle Abbey. Texas believes that monuments are history. Her president, Mrs. Kate Currie Cobb, now president of the United Daughters of the Confederacy, made a most telling appeal to the women of the South to mark the graves of their dead, Lubbock Chaptor, of Texas, had a history displaced from their public schools bediscouragements which attenditative efforts of this small band dwomen. One formidable cause tion, scarce credible in our day, prejudice then prevailing against sworkers in any public affairs, ong was this feeling," said Mrs. that Miss Cunningham, the first ent out all communications under de plume of "The Southern National Management of the Confederate Museum in Richmond, I wish you to notice that this work of South Carolina has been done outside of her own State for Confederate work, and much more has been done at home, Missouri's women have built their Soldiers Home, and are now at work trying to obtain a correct roster of Missouri soldiers, to be sent to the Confederate Museum in Richmond. diers, to be sent to the Confederate Mu-

WHAT VIRGINIA HAS DONE were first sent to her kinswoman, the control of th

would alone arouse enthusiasm in her chapter?

The Grand Division of Virginia, taking its name from the Grand Camp of Virginia, is under the leadership of Mrs. James Mercer Garnett, a president who has devoted her time to its establishment, and who loves her work, and to whom we owe the fact that we are one of the most flourishing divisions in the South. The Grand Division of Virginia entered the United Daughters under that name in November, 1897, carrying with it 2,000 members it was organized in Charlottesville February 12, 1896, with Mrs. James M. Garnett, president; Mrs. J. E. B. Stuart, first vice-president, delegates from fourteen chapters being present or sending votes. All had been chartered by the Charlottesville chapter, the first in Virginia with the chapter of the first in Virginia with the charlottesville chapter, the first in Virginia with the charlottes will be charlottes with the charlottes will be will be charlottes will be charlottes will be charlottes will be will ing votes. All had been chartered by the Charlottesville chapter, the first in Virginia, organized May, 1894. It now numbers forty chapters, having started one in New York, and advising them to join the United Daughters of the Confederacy; also, one in Philadelphia, with Mrs. Sue Maury Halsey, president. Think of it, women of the South! Could such a thing have been dreamed of thirty-three years ago? It is very easy for us to be Daughters of the Confederacy here, in our own Southland, where the very air we breathe blows over our monuments, memorials, and Soldlers' Home. But I think it was a brave woman, and all honor to her, who would start and carry though a chapter of the Daughters of the Confederacy in Philadelphia.

THE LOCAL CHAPTER.

of the Daughters of the Confederacy in Philadelphia.

THE LOCAL CHAPTER.

The Richmond Chapter, Grand Division of Virginia, was formed January 28, 1896. We had at that time in Richmond five organizations of Confederate women, as follows: Hollywood, Oakwood, Hebrew Memorial Association, devoted for so many years to the care of the graves of our dead; the Confederate Memorial Literary Society, whose object is the collection of relies and records, and their preservation in the Confederate Museum; the auxiliaries of Lee and Pickett camps, whose duties lie among the living. It was, therefore, with many doubts I determined to start our chapter. The charter members were forty. We have now on our roll 377 names. The dues for the year are only 55 cents, but were you able to pay sixty-five hundred, you could not enrol your name unless you could not enrol your name is not known, sent to the camp for investigation, and if returned correct, is signed by the president and secretary, filed in a book, and placed in the Confederate Museum, to remain, for all time a record of gallant men and gailant deeds. Is not this history? Our work this year has been specially the effort to have marked the localities of 29,600 prison dead, buried in northern soil. Think, women of the Confederacy? Your dead lie there forgotton, so it seems, Cannot we rouse with one accord and say this shall not be? Must this go down as history—39,000 prison dead unknown, and even the localities unmarked? In closing I would beg our younger women to join the Daughters of the Confederacy. To us it is a part of our lives—the sorrows, trials, and disappointments of the war. To you it is but a story, told, it may be, by the quivering lips of one who knew it all, and suffered it all; but learn this story well; we will be here such a little time to tell if. The men who fought and gave all but honor to the cause they knew

Here's to the men who lose!
What though their work be e'er so nobly planned.
And watched with zealous care,
No glorious halo crowns their efforts

grand; to failure's share,

Here's to the men who lose!
If triumph's easy smile our struggles Courage is easy then;

The king is he who, after fierce defeat, Can up and fight again.

Here's to the men who lose! The ready plandits of a fawning world Ring sweet in victor's ears; The vanquished banners never are un-

Here's to the men who lose! The touchstone of true worth is not success.

There is a higher test—
Though fate may darkly frown, on-

For them there sound no cheers.

ward to press. And bravely do one's best. Here's to the men who lose!
It is the vanquished's praises that i

sing.
And this is the toast I choose:
"A hard-fought failure is a noble "A hard-fought failure is thing; Here's to the men who lose."

ciety. Mrs. E. C. Minor, as the representative of the Confederate-Memorial Literary Society, spoke eloquently of the achieve ments and ambitions of the society. She

Confederate Memorial Literary So-

said: To begin at the beginning of the work of the Confederate Memorial Literary Society would take us back to the 3d of May, 1895, for it was then, when the Hollywood-Memorial Association was organized, that the firm determination to the confederal memory of the Confederal was not as a confederal was not a confederal was not a confederal was not as a confederal was not as a confederal was not as a confederal was not a confederal was not as a confederal was not a confederal was not a confederal was not a confederal was not as a confederal was not a confederal was not as a confederal was not as a confederal was not as a confederal was not ganized, that the firm determination to keep green the memory of the Confederate cause had its origin in a formal organization of women for that purpose. In those days the city was under martial law, and any formal observance would not have been tolerated, but quietly, by twos and threes, the ladies walked out to Hollywood and laid their floral offerings upon the new-made graves in tearful silence. With the lapse of time came more of pomp and circumstance in the obf pomp and circumstance in the ervance of Memorial-Day, and twee servance of Memoriai-Day, and twentyfour years had passed before the ladies
were able to do more than build the soldiers' monument and tend the graves in
Hollywood. To our president, Mrs. Joseph Bryan, belongs the honor of having
first conceived the idea of securing the
official residence of President Davis for
use as a museum of Confederate relics.
On May 25, 1836, she called together the
Hollywood-Memorial Association that
they might organize a new society—the
Confederate-Memorial Literary Society—
which should have for its object the securing of the White House of the Confederacy and therein preserving the precuring of the White House of the Confederacy and therein preserving the precious relics fast disappearing for want of a safe repository for them. Our charter was obtained May 31st, and then began a long and weary series of negotiations with the City Fathers, culminating on June 3, 1894, in the cession of the building to the society for the purposes of a museum for Confederate relics. The house was bare and dirty, the walls lined with blackboards, the floors rough with the screws which had fastened down the children's desks, the very walls unsafeverily a specimen of dilapidation.

CONVERTED INTO A MUSEUM.

On the 22d of February, 1896, the building was opened to the public for inspection—bare, indeed, but strong, substantial, fire-proof, in perfect order, and restored in every minutest detail to the condition in which President Davis left it. We are not yet two years old, and I might tell you of many of the relies which now crowd our cases, but I prefer to let you discover them for yourselves by visiting the Museum. We have managed so far to keep out of debt and to make the Museum self-supporting, and we have now ventured to extend the scope of our work. There are many places of historic interest scattered through the city, such as the house in which General Lee lived, the site of Libby prison, &c. These will shortly be marked in some permanent way, as will CONVERTED INTO A MUSEUM ac road has already promised to erect substantial monument on the battle-dd of Fredericksburg, while the Chesa-ake and Ohio is pledged for one at lliamsburg and one at Trevillian's hers will follow shortly, and it will to be long before the many places of toric interest in the late war will be tably marked to serve as object lesses for all time.

UNIVERSITY-MEMORIAL HALL UNIVERSITY-MEMORIAL HALL.

Our next most important enterprise is the establishment of a memorial hall at the University of Virginia to the memory of the alumni who fell in battle. Of the thousands of graduates from Harvard 138 fell in battle, and the North has seen fit to erect in their memory the grand memorial hall at Cambridge. Of the hundreds who claimed our University as their Alma Mater, no less than 475 yielded up their lives in defence of their country. We do not propose anything so stupendous as the memorial hall at Cambridge, but the century shall not go out till we have secured for the alumni of the University a fitting memorial of their till we have secured for the alumni of the University a fitting memorial of their matchless courage. We have still other plans before us; but I think enough has been said to indicate the scope and general purpose of our work. Washington died 100 years ago full of years and honors, and the whole world has long since agreed to place his name in the forefront of the greatest of the earth. The alm of the Confederate-Memorial Literary Society is nothing less than this, to see to it than in another 100 years there shall be an equal unanimity in regard to the name of Lec. There never was in the tide of time a more giorious struggle for the right than that made by the Confederates States, and nothing is further from the truth of history than to claim that in the truest sense our cause ever was or ever will be a Lost Cause.

Work of the A. P. V. A.

Mrs. Charles Coleman spoke for the Association for the Preservation of Virginia Antiquities. She said that James town first appeals to the heart of Virginia, though a spot of great interest to the whole United

Work of the A. P. V. A.

of Virginia, though a spot of great interest to the whole United States, as it was here that the great republic was born. She spoke of the suggestion made by the Washington branch of the association, seconded by the Colonial Capital branch, and approved by the Central Committee, to erect upon the site of the old Capitol in Williamsburg, as commemorative of the action of the House of Burgesses against the stamp act and other kindred resolutions, a building on the old foundations which should be a public library for the Colonial capital of Virginia, and the surrounding country. She then referred to the neglect of tombs scattered throughout the country, saying that as Gloucester was the banner county for valuable tombs, so also it might be considered the banner county for their neglect. Carter, Bacon, Burwell, Warner, Page, and Mann are names found on the broken tombs of Carter's Creek, Timber Neck, Warner Hall, and Rosswell.

Mrs. Coleman made an urgent appeal to the descendants of the Direct family

Warner Hall, and Rosewell.

Mrs. Coleman made an urgent appeal to the descendants of the Digges family to add to funds that have been already collected to repair and inclose the handsome and interesting tombs of Dudley Digges, Edwardus Digges, and others on the York river. She also spoke of the effort being made to place a stained-glass window in Bruton church to the memory of Rev. Robert Hunt, the first English-speaking missionary on the shores of the Atlantic in this country.

WORK IN THE VALLEY.

Mrs. Coleman mentioned the work that

speaking missionary on the shores of the Atlantic in this country.

WORK IN THE VALLEY.

Mrs. Coleman mentioned the work that had been done in the Valley of Virginia by the Association for the Preservation of Virginia Antiquities, and the claims of that section of the country washed by the Shenandoah and guarded by lofty mountains to the consideration of all patrictic people. She said that only a slab marked the grave of John Lewis in the Valley, which was settled by his family and followers, or at the town of Staunton, which he founded; that no monument on the banks of the James bore the name of John Smith. She made an appeal for greater effort, more zeal, and larger membership in order that this valuable work might be supported and sustained throughout the length and breath of Virginia.

A great deal of work has already been accomplished by the Association for the Preservation of Virginia Antiquities, but while the work that has been mentioned is left uncared for, and Powhatan's chimney lies prone, and the work at Jamestown incomplete, the call for renewed effort and larger membership is of paramount importance.

While it is stimulating to remember that the sites of Jamestown and the old Capitol at Williamsburg, and Monmouth church, in Rockbridge county, have been secured; that a Cross has been erected at Cape Henry marking the site of the first landing in America; that \$1,000 has been given to the repairs of \$1. Lake's church, Smithfield, and Christ church, Lancaster; that the old Powder Horn, at Williamsburg, the first purchase of the Association for the Preservation of Virginia Antiquities, has been escured by the association, and renewed in keeping with the times in which she lived; that many branches have been established in different parts of the State—in remembering all this success, the results of nine years' work, the members of the association should take courage and press on to yet great achievements.

INSURANCE STATEMENTS.

[PUBLISHED BY AUTHORITY OF THE AUDITOR OF PUBLIC ACCOUNTS OF THE STATE OF TERGINIA.] VATIONAL FIRE-INSURANCE COMPANY OF HARTFORD.

\$2,890,526 95

\$2,103,019 03 Total rents and interest

As Shown by the Books at Home Office at Close of Business December 31st, Gross amount paid for losses (including \$132,524.41 occurring \$1,073.483 04

in previous years)

Deduct amounts received for salvage (on losses of the last or of previous years), \$7,909.91; and from reinsurance in other companies, \$90,961.83 \$ 975,171 30 Paid stockholders for interest or dividends (amount declared during the year, \$123,000) Commissions or brokerage to agents, less received on reinsurances.... Salaries, fees, and all other charges, officers, clerks, and all other employees
Taxes, licenses, and fees
Insurance department fees and agents' licenses, municipal licenses,
tax on franchise; advertising, printing, and stationery; legal expenses, repairs and expenses on real estate, furniture and fixtures,
miscellaneous on sales or maturity of ledger assets and other disbursements,

Total expenditures during the year IV.—ASSETS. \$4,098,494 95 262.69
Gross premiums in course of collection December 31st, not more than three months due...... \$4,484,193 65 Gross assets

Deduct depreciation from book values of above net ledger assets to bring same to market value—real estate, \$36,636.64; bonds and stocks, \$14,538.75

Total assets V.-LIABILITIES. \$4,433,018 86

ross premiums (less reinsurance) received and receivable
upon all unexpired fire risks, running one year or less
from date of policy, including interest premiums on perpetual fire risks, \$1,549,062.74; unearned premiums (50 per
cent.) Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,909,081.53; uncarned premiums (programs) 1.734.945 34

All other liabilities-viz.; Reserve fund for contingencies

Total amount of all liabilities \$2.052.599 36
it-stock capital actually paid up in cash 1,000,090 00
Divisible surplus 1,380,419 50 \$4,433,018 86 BONDS OWNED BY THE COMPANY.

Description.

Book Value. Par Value. Market Value.

\$ 55,000 00 \$ 50,000 00 \$ 55,000 00

11,600 00

2,200 00

20,140 00

15,300 00

40,012 50

11,800 00

10,400 00

24,800 00

10,200 00

11,500 00

26,500 00

21,289 00

21,189 00

36,225 00

10,500 00

17,700 00

34,300 00

44,800 00

51,462 50

4,000 00

22,400 00

18,720 00

27,000 00

9,000 00

9,312 50

20,312 50

57,500 00

10,000 00

25,000 00

26,000 00

8,000 00

11,400 00 33,060 00 22,400 00

11,000 00

26,250 00

11,600 00

20,000 00

37,930 00

29,900 00 6,120 00

7,891 30 22,000 00

25,000 00

20.350 00

46,300 00

41,600 00

11,600 00

42,000 00

25,750 00

52,250 00

7,600 00

19,600 00 47,250 00 24,250 00

\$5,000 00

25,000 00

19,000 00

15,000 00

40,000 00

10,000 00

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20,000 00

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50,000 00

20,000 00 20,000 00

45,000 00 25,000 00

20,000 00

2,200 00

19,950 00

15,000 00

40,000 00

19,000 00

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10,000 00

11,000 00

25,500 00

21,000 00

34,500 00

10,500 00

16,800 00 35,000 00

43,750 00

50,000 00

22,000 00

27,000 00

9,500 00

20,000 00

57,500 00

10,000 00

25,000 00

11,000 00

27.500 00

11,500 00

36,000 00

25,000 00

20,000 00

46,000 00

40,000.00

11,000 00

42,000 00

51,000 00

United States
Atchison, Topeka and Santa Fe railway,
general mortgage
Atchison, Topeka and Santa Fe railway, adjustment
Bangor and Aroostook Rallroad Company
Buffalo Rallway Company
Cedar Rapids, Iowa Falls and Northwestern Railway Company
Chesapeake and Ohio Railway Company
Chicago, Burlington and Quincy Railroad, consolidated mortgage
Chicago, Burlington and Quincy Railroad
Chicago, Burlington and Quincy Railroad
Company, convertible
Company, Iowa Division
Chicago, Burlington and Quincy Railroad
Company, Iowa Division
Chicago, Burlington and Quincy Railroad
Company, sinking fund
Chicago and Indiana Coal Railway Company Chicago and Indiana Coal Ranway Company
Chicago, Milwaukee and St. Paul railroad, Dubuque Division
Chicago, Milwaukee and St. Paul railroad, Hastings and Dakota Division.
Chicago, Milwaukee and St. Paul railroad, Hastings and Dakota Division.
Chicago, Milwaukee and St. Paul railroad, Mineral Point Division
Chicago, Milwaukee and St. Paul railroad, South Minn. Division
Chicago North Shore Street Railway Company

Chicago and Northwestern Railroad Company and Western Indiana Railroad Company, first mortgage. Chicago and Western Indiana Railroad Company, general mortgage Cincinnati, Dayton and Ironton Railroad Chicago and Western Indiana Rairroad Company, general mortgage.
Cincinnati, Dayton and Ironton Railroad Company
Cincinnati, Hamilton and Dayton Railroad Company
Cincinnati, Indianapolis, St. Louis and Chicago railroad.
Cieveland, Columbus, Cincinnati, and Indianapolis railroad
Cleveland, Loraine and Wheeling Railroad Company
Columbus, Sandusky and Hocking Railroad Company, general mortgage.
Columbus and Toledo Railroad Company, first mortgage
Columbus and Toledo Railroad Company, second mortgage
Danbury and Norwalk Railroad Company
East Tennessee, Virginia and Georgia
Railroad Company
Erie Railway Company
Evansville and Terre Haute Railroad
Company, Sullivan County Branch.
Evansville, Terre Haute and Chicago
Railway Company, first mortgage.
Evansville, Terre Haute and Chicago
Railway Company, first and second
mortgage
Haunibal and St. Joseph Railroad Com-

mortgage Hannibal and St. Joseph Railroad Company
Hartford and Connecticut Western Railroad Company
Houston and Texas Central Railroad

Company
Huntingdon and Broad-Top Mountain
Railrond and Coal Company
Indiana and Lake Michigan Railway Com
pany, Trust Company certificates
Kanawha and Michigan Railway Com-

Kanawha and Michigan Railway Company
Kanasas City Cable Railway Company
Kanasas City Cable Railway Company
Kanasas City Cable Railway Company
Louisville, New Albany and Chicago Railway Company,
Louisville, New Albany and Chicago Railway Company, Chicago and Indiana
Division
Louisville and Nashville railroad, New
Orleans and Mobile Division
Memphis and Charleston Railroad Company, Trust Company certificates
Mobile and Ohio Railroad Company,
first mortgage
Montana Central Railway Company
Morgan's Louistana and Texas Railroad
and Steamship Company
Nashville, Chattanooga and St. Louis
Railway Company, first mortgage.
Naumkeag Street Railway Company
New York, New Haven and Hartford
railroad, debenture certificates
Nodaway Valley Railroad Company
Norfolk and Western, first consolidated
mortgage
Oreson Railway and Navigation Company

mortgage Oregon Railway and Navigation Company Piedmont and Cumberland Railway Com-Richmond and Danville Railroad Com-Rochester and Pittsburg Railroad Com-Sandusky, Mansfield and Newark Rail-road Company St. Paul, Minneapolls and Manitoba Rail-road Company, Dakota Extension... St. Paul and Northern Pacific Railway

St. Paul and Northern Pacific Railway Company
St. Louis, Alton and Terre Haute Railroad Company
Savannah, Florida and Western Railway Company, first mortgage
Seattle, Lake Shore and Eastern Railway Company, Trust Company certificates. Toledo and Ohio Central Railway Company, general mortgage
Toledo and Ohio Central Railway Company, Western Division
Toledo Traction Company
Union Pacific Railroad Company, first mortgage, Trust Company certificates.
Wabash Railroad Company
West Chicago Street Railroad Tunnel
Company

Willmar and Sioux Falls Railway Com-pany, first mortgage

id City ity, N. M. rritory of Arizona cooklyn Wharf and Warehouse Company
Galveston Wharf Company
School District No. 2, Springwells Township, Michigan
Suffield and Thompsonville Bridge Com-

West Virginia Central and Pittsburg Rail-

\$1,990,100 00

West Middle School District, Hartford \$2,644,760 eo road Company 120 shares Chicago, Burlington and Quincy Railroad Company 7 920 00 12,000 00 Railroad Company
330 shares Chicago. Rock Island and Pacific Railroad Company
200 shares Fort Wayne and Jackson Railroad Company, preferred
150 shares Illinois Central Railroad Com-33,000 00 20,000 00 15,000 00 pany.

17 shares Illinois Central Railroad Company, 4 per cent., leased line.

760 shares New York, New Haven and Hartford Railroad Company.

200 shares New York and Harlem Railroad Company.

500 shares New York Central and Hudson-River Railroad Company.

154 shares Norfolk and Western, adjustment preferred.

150 shares Oswego and Syracuse Railroad Company. 1,700 00 130,500 00 28 000 00 50,000 00 15,400 00 7.500 00 760 shares Pennsylvania Railroad Com-100 shares Peoria and Bureau Valley 16,500 00 Railroad Company 200 shares Pittsburg, Fort Wayne and Chi-cago Railfoad Company 250 shares Aetna National Bank, Hart-32,000 00 20,000 00 70 shares Boston National Bank, Boston. 228 shares Charter Oak National Bank, 20,520 00 228 shares Charter Oak National Bank, Hartford 25 shares Central National Bank, New 22,800 00 69.224 00 70,242 00 50 shares Mercantile National Bank, Hart-2,500 00 1,500 00 360 shares National Exchange Bank, Hart-18,000 00 7,500 00 10 shares National Bank of Commerce, Kansas City 440 shares Phoenix National Bank, Mart-52,800 00 70 shares St. Paul National Bank, St. 4,200 00 Paul, Minn. 25 shares Second National Bank, New 4.250 00 14,500 00 pany. Hartford 100 shares Illinois and Mississippi Tele-graph Company 500 shares Northwestern Telegraph Com-5,000 00 3,600 00 27,500 00 25,600.00 27,500 00 Total stocks 5708,663 20 5589,975 00 1
BUSINESS IN THE STATE OF VIRGINIA DURING THE YEA
Gross risks written
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